



Colorado State University	<p>A large majority of the students for whom we applied aid to prior charges each owed the University less than \$500. It is reasonable that students could use up to \$500 of their fall financial aid to pay prior charges and still be able to make up that amount of funding during the fall term by choosing to work a little more and/or cutting expenses a little. The students for whom we applied aid to prior charges completed the term at a higher rate than the total student population did. This policy did not cause students to withdraw because they did not have adequate funds for the fall. Without the experimental policy, we would have had to interact with some unknown, but predictably significant, portion of the 3,015 students to explain why they could not have their aid and what options they had. Then a majority of these students (if previous behavior held true) would have gone to the Bursar's Office and written a "hot check" for the small amount they owed, knowing that their aid would be there within a few days to cover the check they had written so they could get their aid. The net effect was the same as letting the aid cover prior charges in the first place, but the increased work for the Bursar's Office to process all those checks was significant. The experimental policy avoided unnecessary work for the Bursar's Office and for the counselors in the financial aid office. This policy was a win-win situation for all. Students were relieved of the burden of having to pay a balance before they could get their aid. The Financial Aid Office was relieved of the burden of interacting with many of these students to tell them they had to pay the balance and how to do so. Instead, staff engaged in productive and meaningful counseling about resources and the cost of an education. All of these benefits were gained, and the intent of not letting students get into financial holes was still met as a high rate of these students completed the term.</p>
Indiana University -Bloomington	<p>Seventy-seven per cent of the first semester population in the experiment had prior term charges of \$250 or less. Of these students, 82% had prior term charges of \$100 or less. Eighty-seven per cent of the first Summer Session population in the experiment had prior term charges of \$250 or less. Of these students, 99% had prior term charges of \$100 or less.</p>
Indiana University - East	<p>This experiment has worked extremely well. The impact has been that students who would normally not be permitted to register due to unpaid charges are able to register for the classes they need while having their accounts paid in full.</p>
Iowa State University	<p>This experiment allows for exceptional customer service as well as increased student retention. By applying the funds to all charges, the process is simplified for both the students and the institution.</p>
Kent State University	<p>This data represents students that had a prior term charge Fall, 2000. As shown in the Crediting of Institutional Charges, this experiment for this year also demonstrates that 0 students have chosen to decline the automatic crediting of Title IV aid to prior term charges. Exemption from this experiment saved more than 22,000 pieces of paper to be printed and mailed followed by signatures to be collected, entered in the mainframe system and filed. The experiments results for this year again demonstrate the unnecessary burden on students and staff this regulation creates.</p>
Michigan State University	<p>The majority (75%) of the MSU students using this waiver have prior term charges under \$500. In the six years of the experiment, not a single MSU student declined to have prior term charges of \$500 or less automatically covered with Title IV aid. The benefits of this waiver include: Over 1000 students were able to cover prior term charges and continue enrollment at MSU and fewer short term emergency loans were negotiated.</p>
Montana State University -Bozeman	<p>Allowing crediting of Title IV funds to prior term charges in a prior award year without authorization from students improves student services and eases administrative burden.</p>
New York University	<p>We see no negative impact of this experiment, and students have not been objecting.</p>
Southern Illinois University - Carbondale	<p>SIUC students are not allowed to register or maintain registration for classes unless all prior term charges and full semester charges are paid by the student or by financial aid awards. The automatic crediting is viewed as a valuable service for students, since it eliminates the problem of class cancellation and subsequent late re-registration for a large number of students.</p>
Southern Illinois University - Edwardsville	<p>Less than 7% of our T4 awardees have aid credited to prior term charges. The average amount credited to the prior term is \$463, less than 10% of the average T4 award amount. It would not be purposeful to carry out this requirement as written.</p>



Southwest Missouri State University	<p>This experiment has been valuable to students at SMSU in light of our policy to block enrollment on those who owe charges from the prior term. By allowing us to use next term funds to cover prior charges, students' continued enrollment has been facilitated and the likelihood of retention increased. While 326 students were helped by this experiment, the average credit was only \$168. If you apply the total prior term credits across all students paid, the average is less than \$7.00.</p>
University of Arizona	<p>Since we had no students that selected this option, we feel this tell us that our students would prefer to trust the University to credit their accounts with outside payments, including Title IV aid, and to pay their charges using the automated billing system.</p>
University of Florida	<p>Although all students were advised of the opportunity to decline to have prior term charges paid with Title IV aid, none elected to do so. This indicates that students view this as a positive service. Additionally since the average amount paid toward prior term charges is only \$85, we believe this policy does not have a negative financial impact on students.</p>
University of Illinois - Chicago	<p>This experiment allowed 216 students who otherwise would not have continued their education to enroll in courses during the 2000-01 year. On average, the amount of funding they needed to clear a past due balance was \$1025 - or approximately 10% of their budget. Most of these students experienced some type of minor financial crisis (lack of planning, car repairs, housing deposits) that do not fall under a professional judgment situation, but were potential obstacles to paying their school bill. For those students, this experiment was crucial to their continued educational success.</p>
University of Illinois - Urbana/Champaign	<p>Participation in this experiment allows students to continue to register and attend classes despite a campus policy that would not let a student enroll with an overdue account balance. This experiment was a challenge to the University since the crediting of aid to prior term charges is a manual process, however it greatly benefits students. Financial Aid and Student Accounts and Cashiers manually apply aid to individual student accounts to participate in this experiment.</p>
University of Missouri - Columbia	<p>The MU Cashier's Office has not received a single request from any student to exempt their Title IV financial aid from payment of prior term charges. MU is not aware of any reason to discontinue or change this experiment.</p>
University of Oregon	<p>Students express a high level of satisfaction with this experiment. No students have expressed the need to decline the crediting of aid to prior term charges. Because of the success so far, the university wishes to continue in the experiment to take advantage of the efficiencies it provides for our students as well as the institution.</p>
University Of Virginia	<p>It is difficult to explain to families why their student's registration is blocked when they have enough financial aid to cover both current term charges and some residual prior term charges. If they had the funds, the charges would have been paid. It is illogical to give them a refund when they still owe money. The families don't understand this.</p>
Virginia Commonwealth University	<p>VCU did not participate in this experiment. VCU requires authorization from student.</p>